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SUPPLEMENTAL AGREEMENT

THIS INDENTURE, made this 9th day of April,
 19 99 by and between First National Bank of Cicero, a national banking
 association ("Bank"), the owner of the mortgage hereinafter described, and
 the note secured thereby, and Robert E. Pikal and Sharlene L. Pikal,
husband and wife, the owner of the real estate
 hereinafter described and encumbered by said mortgage ("Owner").

WITNESSETH:

Whereas, Owner and Bank entered into a Homeowner's Reserve Loan Agree-
 ment ("Agreement") dated 3/22/90, 19__ wherein the Bank agreed to
 extend to Owner a Home Equity Line of Credit in an amount not to exceed
 \$ 30,000.00; and

Whereas, Owner desires to increase the maximum amount available under
 said Agreement, and Bank is willing to do so;

Now, Therefore, in consideration of the provisions herein contained, and
 other good and valuable consideration, the receipt and sufficiency of which
 is acknowledged by the parties hereto, it is hereby agreed as follows:

THIS INSTRUMENT PREPARED BY:

FIRST NATIONAL BANK OF CICERO
 6000 West Cermak Road
 Cicero, Illinois 60650
 312-780-4970

BOX

284

PROPERTY ADDRESS
1331 Clinton Ave.

Berwyn, IL 60802

P.I.N.: 16-19-105-019

DEPT-01 RECORDING 115.00
 T4444 TRAN 400/04/20/98 12:19:00
 #4476 # D # -90-180750

COOK COUNTY RECORDER

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RECORDED AND REACKNOWLEDGED FOR THE PURPOSE OF CORRECTING ORIGINAL AMOUNT ON PAGE 2.

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1) The parties hereby agree to increase the amount of available funds under the Agreement evidenced by the promissory note of Owner in the original amount of \$ 30,000.00 , dated 2/22/90 , 1990 , (the "Note") secured by a mortgage ("Mortgage") recorded 3/2/90 , 1990 , in the office of the Recorder of Cook County, Illinois, as document No. 90-91377 conveying to Bank certain real estate in Cook County, Illinois described as follows:

Lots 37 and 38 in Block 11 in S.E. Gorse Oak Park Subdivision of Blocks 7, 10, 11, 25 of Subdivision of Section 19, Township 39 North, Range 13, East of the Third Principal Meridian (except the South 300 acres) in Cook County, Illinois

2) In consideration of the agreement by the Bank to increase the maximum amount available to the Owner under the Agreement from \$ 30,000.00 to \$ 50,000.00 , Owner agrees to repay any amounts now or hereafter owing thereunder in accordance with the terms of the Note and Mortgage.

3) This agreement is supplementary to said Mortgage, Note, and Homeowner's Reserve Loan Agreement the ("Loan Documents"). All the provisions thereof, including the right to declare principal and accrued interest due for any cause specified in said Loan Documents, shall remain in full force and effect except as herein expressly modified. The Owner agrees to perform all the covenants of the grantor or grantors in said Mortgage. The provisions of this indenture shall inure to the benefit of any holder of said Agreement and Note and shall bind the heirs, personal representatives and assigns of the Owner.

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All capitalised terms not defined herein shall have the meanings specified in the Note or Mortgage.

IN WITNESS WHEREOF, the undersigned has/have hereunto set his/her/ their hand(s) and seal(s) on the date first above written.

Robert E. Pikal
Robert E. Pikal

Sharon L. Pikal
Sharon L. Pikal

Property of Cook County Clerk's Office

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STATE OF ILLINOIS)
)SS:
COUNTY OF COOK)

I, Kathleen M. Conforti, a Notary Public in and for said County, in the state aforesaid, do hereby certify, that Robert E. Pikel and Sharon L. Pikel who is/are personally known to me to be the same person/persons whose name/names is/are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he/she signed and delivered the said instrument as his/her own free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this 9th day of April, 1990



Kathleen M. Conforti
NOTARY PUBLIC

(Seal)

Property of Cook County Clerk's Office

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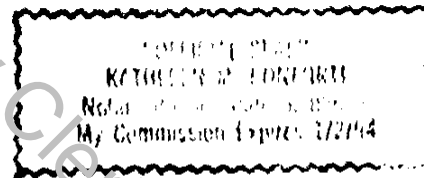
STATE OF ILLINOIS)
)BB:
COUNTY OF COOK)

I, THE UNDERSIGNED, a Notary Public in and for said County,
in the state aforesaid, do hereby certify, that RIBERT L. PIKAL
AND SHARLENE L. PIKAL who is/are personally known to me to be
the same person/persons whose name/names is/are subscribed to the foregoing
instrument, appeared before me this day in person and acknowledged that he/
she signed and delivered the said instrument as his/her own free and volun-
tary act, for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this 20th day of June,
19 90.

Kathleen M. Cooforte
NOTARY PUBLIC

(Seal)



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Cook County Clerk's Office